Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (It known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identif	the name that is on your nment-issued picture fication (for example, driver's license or	Christopher First name	First name
passp		Middle name	Middle name
Bring	your picture	Mazur	
identif	fication to your meeting he trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	ther names you	Christopher	
have years	used in the last 8 s	First name	First name
Includ	le your married or	Middle name	Middle name
	en names.	Krzysztof	
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
-	the last 4 digits of Social Security	xxx - xx - 9455	xxx - xx
numb Indivi	er or federal dual Taxpayer	OR	OR
ldenti	fication number	<b>9</b> xx - xx	<b>9</b> xx - xx

Case 18-17834 Doc 1 Filed 06/22/18 Entered 06/22/18 15:46:05 Desc Main Page 2 of 59 Document Christopher Mazur Case Number (if known) Debtor 1 **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. and Employer I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 751 Geneva Ave Number Street Number Street Romeoville IL 60446 City State ZIP Code City ZIP Code WILL County County If your mailing address is different from the one If Debtor 2's mailing address is different from above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box ZIP Code City State ZIP Code City State Check one: Check one: Why you are choosing

 Why you are choosing this district to file for bankruptcy.

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

See 28 U.S.C. § 1408	•

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

(S	ee 28 U.	S.C. § 1	408		

I have another reason. Explain.

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Document Mazur

Christopher

Debtor 1

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Case Number (if known)

	First Name	Middle Name		Last Name			
Pa	Tell the Court About You	ur Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file	Filing for I	Bankruptcy (F	•		equired by 11 U.S.C. § 342(b) for I page 1 and check the appropriate I	
	under	☐ Chap					
		☐ Chap					
		☐ Chap					
		■ Chap	ler is				
8.	How you will pay the fee	local yours subm	court for moself, you ma	ore details about y pay with cash, payment on your	how you may cashier's chec	Please check with the clerk's of pay. Typically, if you are paying k, or money order. If your attoration may pay with a credit of the control	g the fee rney is
					•	oose this option, sign and attac e in Installments (Official Form	
		By la less t pay t	w, a judge r han 150% o he fee in ins	nay, but is not re of the official pov stallments). If you	equired to, waiverty line that a choose this c	est this option only if you are fil ye your fee, and may do so onl pplies to your family size and y option, you must fill out the <i>App</i> B) and file it with your petition.	y if your income is you are unable to plication to Have the
9.	Have you filed for bankruptcy within the	□ No					
	last 8 years?	Yes.	District ILN	BKE	When	05/04/2016 Case Number	16-15229
			District ILN	BKE	When	12/11/2012 Case Number	12-448616
			District		When	Case Number	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is	☐ Yes.				Relationship to you _	
	not filing this case with you, or by a business parter, or by affiliate?		District		When	Case Number, if kn	own
			Debtor			Relationship to you _	
			District		When	Case Number, if kn	nown
11.	Do you rent your residence?	■ No. □ Yes.	Go to line 1 Has your la	2 ndlord obtained an	eviction judgme	nt against you?	
			☐ Yes. F	o to line 12. Fill out <i>Initial Stater</i>	ment About an E	viction Judgment Against You (Fo	rm 101A) and file it with

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Case Number (if known)

First Name	Middle Name	Last Name					
Report About Any Busin	esses You Ow	n as a Sole Proprietor					
Are you a sole proprietor of any full- or part-time	■ No.	Go to Part 4.  Name and location of b	ousiness				
business?		ramo ana location en a	adin 1000				
A sole proprietorship is a business you operate as an individual, and is not a		Name of business, if any					
separate legal entity such as a corporation, partnerhsip, or							<del></del>
LLC. If you have more than one sole proprietorship, use a		Number Street					
separate sheed and attach it to this petition.							
		City				State	Zip Code
		Check the appropriate	box to describ	e your business:			
		☐ Health Care Busi	ness (as defin	ed in 11 U.S.C. § 1	101(27A))		
		☐ Single Asset Rea	l Estate (as d	efined in 11 U.S.C.	§ 101(51B))		
		☐ Stockbroker (as o	lefined in 11 l	J.S.C. § 101(53A))			
		Commodity Broke	er (as defined	in 11 U.S.C. § 101	(6))		
		☐ None of the abov	е				
are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	am not filing under Chapter the Bankruptcy Code.  I am filing under Chapter Bankruptcy Code.	11, but I am N				
art 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Prop	erty That Nee	ls Immediate Atten	ition		
Do you own or have any	No.						
property that poses or is alleged to pose a threat	Yes.	What is the hazard?					
of imminent and indentifiable hazard to							
public health or safety?							
Or do you own any property that needs							
immediate attention? For example, do you own		If immediate attention is	needed, why	s it needed?			
perishable goods, or livestock that must be fed, or a building that needs urgent repairs?							
3		Where is the property?					
		1	Number	Street			
			City			State	e ZIP Code

Debtor 1

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Debtor 1

Christopher

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15

days.	
	red to receive a briefing about ing because of:
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

## I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-17834 Doc 1

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Desc Main

Debtor 1

Christopher

c	What kind of dobts do		consumer debts? Consumer debts are de	
6.	What kind of debts do you have?	as "incurred by an individual   No. Go to line 16b.	primarily for a personal, family, or household	purpose."
		Yes. Go to line 17.		
			<b>business debts?</b> Business debts are debt stment or through the operation of the busine	
		No. Go to line 16c. Yes. Go to line 17.		
		16c. State the type of debts you o	we that are not consumer debts or business of	debts.
7.	Are you filing under	No. I am not filing under Ch	apter 7. Go to line 18.	
	Chapter 7?		er 7. Do you estimate that after any exempt p	property is excluded and
	Do you estimate that after any exempt property is	administrative expense	s are paid that funds will be available to distri	
	excluded and administrative expenses	∐No.		
	are paid that funds will be available for distribution	<u></u> Yes.		
3.	to unsecured creditors?  How many creditors do	<b>■</b> 1-49	1,000-5,000	25,001-50,000
٠.	you estimate that you	☐ 50-99	5,001-10,000	☐ 50,001-100,000
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000
9.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	be worth?	\$100,001-\$500,000 \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
).	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion
Par	t 7: Sign Below			
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and
		•	ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	· · · · · · · · · · · · · · · · · · ·
		• •	did not pay or agree to pay someone who is a dread the notice required by 11 U.S.C. § 342	• •
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.
			nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for u l 3571.	
		/s/ Christopher Mazur		ature of Debtor 2
		00/40/0040		
		Executed on06/13/2018		uted on

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Debtor 1 Christopher Mazur Case Number (if known) \_\_\_\_\_\_

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ John Madison Sadler	Date	Date: 06/20/20	18
Signature of Attorney for Debtor	Date	MM / DD / YYYY	
John Madison Sadler			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email ad	<sub>dress</sub> _ ndil@gerac	ilaw.com
6311352	IL		
Bar number	State		

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			30001110111	440 0 0
Fill in this in	formation to identif	fy your case:		
Debtor 1	Christopher		Mazur	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	he: NORTHERN District of	<u>ILLINOIS</u>	
	, ,		(State)	
Case Number	r			
(If known)				

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B  1b. Copy line 62, Total personal property, from Schedule A/B  1c. Copy line 63, Total of all property on Schedule A/B	Your assets Value of what you own  \$ 179,219  \$ 5,600  \$ 184,819
Part 2: Summarize Your Liabilities	Your liabilities
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	Amount you owe \$108,731
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$5,450 \$4,369
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,507.36
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$2,563.00

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Debtor 1 Christopher Document Mazur Page 9 of 59
First Name Middle Name Last Name Page 9 of 59
Case Number (if known) \_

Part 4:	Answer These Questions for Administrative and Statistical Records							
_	Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes							
Your famil	d of debt do you have?  "debts are primarily consumer debts. Consumer debts are those "incurred by an individual pring, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. debts are not primarily consumer debts. You have nothing to report on this part of the form. Comm to the court with your other schedules.	C. § 159.						
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Off 2A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	icial \$7,044.86						
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :  art 4 of Schedule E/F, copy the following:	Total claim						
9a. Dom	estic support obligations (Copy line 6a.)	\$_5,450.17						
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00						
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00						
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00						
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00						
9g. <b>Tota</b> l	I. Add lines 9a through 9f.	\$_5,450.17						

II in this int	Caco 19 1792/ formation to identify your cas		Filed 06/22/18		Desc	Main	
	Christopher		Mazur	•			
btor 1		liddle Name	Last Name				
btor 2							
ouse, if filing)	First Name N	liddle Name	Last Name				
ited States	Bankruptcy Court for the : <u>NOR</u>	THERN Distric	<u>-</u>				
se Number			(State)			Check if th	nis is an
known)					:	amended	filing
cial F	orm 106A/B						
	e A/B: Property						12
rt 1:	*	ing, Land, or Ot	er every question. ther Real Esate You Own or Have an Interest In any residence, building, land, or similar property	?			
No.	ii oi nave any legal ol equital	ne mieresi ili	any residence, bunding, land, or similar property				
Yes.	Describe						
			What is the property? Check all that apply.	Do not deduct			
589 Embe			Single-family home	the amount of Creditors Who	•		
Street addre	ss, if available, or other description	1	Duplex or multi-unit building  Condominium or cooperative	Current value	of the	Current	value of the
			Manufactured or mobile home	entire proper			ou own?
Grand Ma	rsh WI	53936	Land	¢	22,439.00	e	22,439
City	State	ZIP Code	Investment property	Ψ		Ψ	
			Timeshare	Describe the	nature of v	our owners	ship
County			Other	interest (such	-		•
			Who has an interest in the property? Check one	the entireties	, or a life es	stat), if kno	wn.
			Debtor 1 only				
			Debtor 2 only				
			Debtor 1 and Debtor 2 only	Check if to the control of the contr	this is a co	mmunity p	roperty
			At least one of the debtors and another	(See IIISII	uctions)		
			Other information you wish to add about this it property identification number:	em, such as local			
			What is the property? Check all that apply.	Do not deduct	secured clair	ns or exempt	tions. Put
751 Gene	va Ave		Single-family home	the amount of	•		
Street addre	ss, if available, or other description		Duplex or multi-unit building	Creditors Who	nave Claims	s securea by	Property
			Condominium or cooperative	Current value	of the	Current	value of the

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Who has an interest in the property? Check one.

Manufactured or mobile home

Investment property
Timeshare

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

60446 Land

Other \_

ZIP Code

Romeoville

City

County

IL

State

entire property?

156,780.00

Describe the nature of your ownership

interest (such as fee simple, tenancy by the entireties, or a life estat), if known.

Check if this is a community property

(see instructions)

portion you own?

156,780.00

08. Collectibles of value

Describe.....

No.

Examples: Antiques and figurines: paintings, prints, or other artwork; books, pictures, or other art objects;

stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

150.00

0.00

De	ebtor	

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Document Page 11 of 59 umber (if known) Desc Main 2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages you have attached for Part 1. Write that number here \_\_\_\_\_\_\_\_\_\_--> \$179,219.00 Describe Your Vehicles Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Describe..... Ford Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Expedition Debtor 1 only Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2003 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 160,000 Approximate Mileage: At least one of the debtors and another 1,350.00 Other information: Check if this is community property (see 2003 Ford Expedition with over 160,000 instructions) miles. Yamaha Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Vmax Model: Creditors Who Have Claims Secured by Property Debtor 2 only 1995 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 50,000 Approximate Mileage: At least one of the debtors and another 2,000.00 2,000.00 Other information: Check if this is community property (see 1995 Yamaha Vmax with over 50,000 instructions) miles. 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No. Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 3,350.00 **Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... \$1.200 Furniture, linens, small appliances, table & chairs, bedroom set 1,200.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... TV, computer, printer, music collection, cell phone \$150

Case 18-17834 Doc 1

Filed 06/22/18

Document
Last Name

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Desc Main

Debtor 1 First Name Middle Name

09.	Equipmen	t for sports and	hobbies		
			nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		
	Yes.	Describe	Bicycle \$50	\$	<u>50.0</u> 0
10.	Firearms Examples: No.	Pistols, rifles, shot	guns, ammunition, and related equipment		
	Yes.	Describe	.22 caliber revolver, 3 muzzleloaders, 1 rifle \$200	\$	200.00
11.	Clothes Examples: No.	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories		
	Yes.	Describe	Necessary wearing apparel \$300	\$	300.00
12.	Examples: gold, silver	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	Yes.	Describe		\$	0.00
13.	Non-farm a Examples:	animals Dogs, cats, birds, l	horses		
	Yes.	Describe		\$	0.00
14.	Any other No.	personal and ho	ousehold items you did not already list, including any health aids you did not list		
	Yes.	Describe	books, CDs, DVDs & Family Photos \$100	\$	100.00
			of your entries from Part 3, including any entries for pages you have attached		\$2,000.00
		Describe Your Fir			
		r have any legal	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secure or exemptions	
16.	Cash Examples:		n your wallet, in your home, in a safe deposit box, and on hand when you file your petition	or exemptions	
17	LYes.  Deposits of	Describe		\$	0.00
	Examples:	Checking, savings	, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each.		
	Yes.	Describe	Account Type: Institution name: Checking Account Harris Bank	\$	250.00 <b>250.00</b>
18.		-	ublicly traded stocks ment accounts with brokerage firms, money market accounts	<b>\$</b>	250.00
	Yes.	Describe	Institution or issuer name:	\$	0.00
19.	Non-public No.	cly traded stock	and interests in incorporated and unincorporated businesses, including an interest in		
	Yes.	Describe	Name of Entity and Percent of Ownership:	\$	0.00

Debtor 1

Case 18-17834

Social Security benefits; unpaid loans you made to someone else

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Desc Main

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Doc 1 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Type of account and Institution name: Describe.... Yes 401(k) or similar plan Employer Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): Yes. 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe..... 0.00 Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you Describe..... Yes. 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,

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Debtor 1

Christopher Case 18-17834 Filed 06/22/18 Entered 06/22/18 15:46:05

Document Page 14 of 59 umber (if known) 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Describe..... Yes. 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$250.00 for Part 4. Write that number here .....---Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Describe..... 0.00 43. Customer lists, mailing lists, or other compilations

Yes.

Describe.....

0.00

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44. Any business-related property you did not already list No.	
Yes. Describe	\$ <u>0.0</u> 0
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	\$ 0.00
Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
■ No.	
Yes. Describe	\$0.00
47. Farm animals	
Examples: Livestock, poultry, farm-raised fish  No.	
Yes. Describe	
	\$0.00
48. Crops—either growing or harvested  No.	
Yes. Describe	1
	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.	
Yes. Describe	7
	\$0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	7
	\$0.00
51. Any farm- and commercial fishing-related property you did not already list  No.	
Yes. Describe	7
	\$ <u>0.0</u> 0
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership  No.	
Yes. Describe	
	\$0.00
54. Add the dellar value of all of your entries from Part 7. Write that number here	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$3.00

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Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 179,219.00
56. Part 2: Total vehicles, line 5	\$ 3,350.00	
57. Part 3: Total personal and household items, line 15	\$ 2,000.00	
58. Part 4: Total financial assets, line 36	\$ 250.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 5,600.00	\$ 5,600.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$184,819.00

Page 7 of 7 Official Form 106A/B Record # 763217 Schedule A/B: Property

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Fill in this in	formation to ident	ify your case:	
Debtor 1	Christopher		Mazur
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	-		
(If known)			

# Official Form 106C

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

=	iming state and federal nonbankrup iming federal exemptions. 11 U.S.C		§ 522(D)(3)	
	ining loadial exemptions. The e.e.e	. 3 022(0)(2)		
or any proper	ty you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
-	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	589 Ember Ave. Grand Marsh WI 53936	\$_22,439	\$_0	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>01</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	751 Geneva Ave Romeoville IL 60446 - Primary Residence	\$156,780	\$15,000	735 ILCS 5/12-901
Line from Schedule A/B:	<u>01</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	2003 Ford Expedition with over 160,000 miles.	\$ <u>1,350</u>	\$ <u>1,350</u>	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	1995 Yamaha Vmax with over 50,000 miles.	\$_2,000	\$2,400	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Christopher

Middle Name

Additional Page

Document

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Last Name

Brief description of the property and line on		Current value of the	Amount of the exemption you claim	Specific laws that allow exemption				
		hat lists this property	portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
			Copy the value from Schedule A/B	Check only one box for each exemption				
	Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$1,200	\$1,200	735 ILCS 5/12-1001(b)			
	Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit				
	Brief description:	TV, computer, printer, music collection, cell phone	\$ <u>150</u>	\$ _ 150	735 ILCS 5/12-1001(b)			
	Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit				
	Brief description:	Bicycle	\$ <u>50</u>	\$_ 50	735 ILCS 5/12-1001(b)			
	Line from Schedule A/B:	09		100% of fair market value, up to any applicable statutory limit				
	Brief description:	.22 caliber revolver, 3 muzzleloaders, 1 rifle	\$_200	\$_200	735 ILCS 5/12-1001(b)			
	Line from Schedule A/B:	10		100% of fair market value, up to any applicable statutory limit				
	Brief description:	Necessary wearing apparel	\$_300	\$_ 300	735 ILCS 5/12-1001(a),(e)			
	Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit				
	Brief description:	books, CDs, DVDs & Family Photos	\$ <u>100</u>	\$100	735 ILCS 5/12-1001(a)			
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit				
	Brief description:	Checking Account, Harris Bank, 250.00	\$ <u>250</u>	\$ <u>250</u>	735 ILCS 5/12-1001(b)			
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit				
	Brief description:	401(k) or similar plan, Employer, 0.00	\$Unknown	<b></b>	735 ILCS 5/12-1006			
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit				
3.	Are you claiming	g a homestead exemption of more	than \$160,375?					
		tment on 4/01/19 and every 3 years		or after the date of adjustment .)				
	<ul> <li>No.</li> <li>Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?</li> <li>No</li> <li>Yes.</li> </ul>							
O	ficial Form 106C	Record # 763217	Schedule C: The	e Property You Claim as Exempt	Page 2 of 2			

	Caso 19 1	1702/	Doc 1	Eilad 06/22/19	Entered 06/2	2/18 15:46:05	Desc Main	
Fill in this in	formation to identify	y your case:			9 of 59			
Debtor 1	Christopher			Mazur				
	First Name	Middle	e Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle	e Name	Last Name				
United States	Bankruptcy Court for th	ie : <u>NORTHE</u>	ERN District o	f <u>ILLINOIS</u> (State)				
Case Number (If known)							Check if this	
	10CD						amended fil	iing
Jπiciai Fo	<u>orm 106D</u>							
				ms Secured by F				12/15
				ole are filing together, both ge, fill it out, number the er			ny	
	s, write your name a		•	1).				
_	ditors have claims s							
☐ No. Ch	eck this box and sub	mit this form	to the court w	ith your other schedules. Yo	ou have nothing else to r	eport on this form.		
Yes. Fill	I in all of the informa	tion below.						
Part 1:	List All Secured Clain	ns						
						Column A	Column A	Column C
				ecured claim, list the credito claim, list the other creditors		Amount of claim	Value of collateral	Unsecured
			•	according to the creditors na		Do not deduct the value of collateral	that supports this claim	<b>portion</b> If any
2.1 BMO H	arris BANK		Desc	ribe the property that secure	es the claim:	\$ 23,829.00	<b>\$</b> 22,439.00	<b>\$</b> 1,390.00
Creditor's N				Ember Ave. Grand Marsh W			-	-
770 N W	Vater St							
Number	Street							
				f the date you file, the claim in ontingent	is: Check all that apply.			
Milwauk	kee	WI 53202	=	nliquidated				
City		State Zip Code		isputed				
Who owes	the debt? Check one.		Natu	re of Lien. Check all that apply	y.			
Debtor 1	•		_	n agreement you made (such a	s mortgage or secured			
=	2 only 1 and Debtor 2 only			ar loan) tatutory lien (such as tax lien, m	nechanic's lien)			
=	one of the debtors and	another	=	udgment lien from a lawsuit	,			
Chack	if this claim relates to			ther (including a right to offset)				
	unity debt							
Date Debt	was incurred20	006-2012	Last	4 digits of account number	0000			
Ditech F	Financial LLC		Desc	ribe the property that secure	es the claim:	\$ 84,902.00	<u>\$ 156,780.00</u>	\$ <u>0.00</u>
Creditor's N			- 1	Geneva Ave Romeoville IL ( dence	60446 - Primary			
Number	Street		11031	dence				
			As o	f the date you file, the claim	is: Check all that apply.			
Rapid C	City	SD 57709	=	ontingent				
City	,	State Zip Code		nliquidated isputed				
Who owes	the debt? Check one.			re of Lien. Check all that apply	٧.			
Debtor 1				n agreement you made (such a				
Debtor 2	2 only		c	ar loan)				
=	1 and Debtor 2 only		=	tatutory lien (such as tax lien, m	echanic's lien)			
At least	one of the debtors and	another	=	udgment lien from a lawsuit ther (including a right to offset)				
	if this claim relates to	оа	П	and (induding a right to onset)				
	unity debt was incurred <sup>20</sup>	006-2011	Last	4 digits of account number	3578			
		entries in Col		s page. Write that number		\$ <u>108,731.00</u>		

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Christopher

**Document** 

Debtor 1

List Others to Be Notified for a Debt That You Already Listed Part 2:

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

2.2	Will County Circuit Court, 18CH000581				On which line in Part 1 did you enter	r the creditor?	2.2
	Name 14 W. Jefferson St			-	Last 4 digits of account number	3578	
	Number Street			-			
	I-II-A		00420	-			
	Joliet	IL	60432	_			
	City	State	Zip Code				
2.2	Mccalla Raymer Leibert Pierce, 18CH000581			_			
	Name						
	1 N. Dearborn St. #1300			_	Last 4 digits of account number _	3578	
	Number Street						
				-			
	Chicago	IL	60602				
	City	State	Zip Code				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>108,731.00</u>

EIII i	a thio inf	Caso 19 179		1 Filed 06/22/19			:46:05	Desc Main	
TIII II	i uns im	ormation to identity you	ur case.			of 59			
Debt	or 1	Christopher		Mazur	_				
Dala	0	First Name	Middle Name	Last Name					
Debt (Spous	or 2 e, if filing)	First Name	Middle Name	Last Name	-				
Unita	d Ctataa I	Banksuntau Caust for the	NODTUEDN D	interiot of JULINIOIS					
Office	u States i	Bankruptcy Court for the :	NORTHERN DI	(State)				Chock if	this is an
Case (If kn	Number own)							amende	
Offic	ial Fo	orm 106E/F							3
				Unsecured Claims					12/15
ist the / <i>B: Pro</i> reditor eeded,	other pa operty (C s with pa copy th ny additi	arty to any executory co Official Form 106A/B) an artially secured claims t	ntracts or unexp d on Schedule ( that are listed in ut, number the e name and case i	•	n a claim. Also I nexpired Leases ave Claims Sec	list executory contracts (Official Form 106G) wred by Property. If n	cts on <i>Schedul</i> e ). Do not includ nore space is	е	
1. <b>Do</b>	any cred	litors have priority unse	ecured claims ac	gainst you?					
_	-	to Part 2.	•	•					
=	Yes.								
nor	priority a ecured o	amounts. As much as post claims, fill out the Continu	ssible, list the cla uation Page of Pa	claim has both priority and nonpaims in alphabetical order accordant 1. If more than one creditor hastructions for this form in the inst	ding to the credit	tor's name. If you have r claim, list the other c )	e more than two reditors in Part	priority 3.	Nonviority
							Total claim	Priority amount	Nonpriority amount
2.1	Irena Ma			Last 4 digits of account numbe	r		5,450.17	\$ <u>5,450.17</u>	\$ <u>0.00</u>
	Creditor's N 42 Mont			When was the debt incurred?					
	Number	Street							
				As of the date you file, the clair	n is: Check all tha	at apply.			
	Romeov	ille IL	60446	Contingent Unliquidated					
	City	State the debt? Check one.	Zip Code	Disputed					
Г	Debtor 1			ш .					
Ē	Debtor 2	•		Type of PRIORITY unsecured c	laim:				
Ē	Debtor 1	and Debtor 2 only		Domestic support obligations					
	At least	one of the debtors and anoth	her	Taxes and certain other debts	you owe the gover	nment			
	_	if this claim relates to a							
Is		nity debt n subject to offest?		Claims for death or personal in intoxicated	jury while you were	е			
	No	-		Other. Specify Child Supp	ort				
	Yes								
Part	2: L	ist All of Your NONPRIOR	RITY Unsecured C	Claims					
3. <b>Do</b>	any cred	litors have nonpriority ι	ınsecured claim	s against you?					
	No. You	u have nothing to report i	n this part. Subr	mit this form to the court with you	ur other schedul	es.			
_		our nonpriority unsecur	ed claims in the	alphabetical order of the credi	itor who holds e	each claim. If a credito	or has more tha	n one	
incl	uded in I		creditor holds a p	ely for each claim. For each clain particular claim, list the other cre	-	- ·		·-	
oldi	00	Johnmadon i age	o. i uit Z.						Total claim

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Debtor 1	Christopher	D <sub>QC</sub> µment	Page 22 of 59 Case Number (if known)	
	First Name Middle Name	Last Name		
4.1	Amita Adventist Bolingbrook Medical Center	Last 4 digits of account number		<b>\$</b> 1,542.00
	Creditor's Name	When was the debt incurred?	2018	
	PO Box 775291	when was the debt incurred?		
	Number Street			
		As of the date you file, the claim	is: Check all that apply.	
	Chicago II 60677	Contingent		
	Chicago IL 60677  City State Zip Code	Unliquidated		
l v	City State Zip Code  Vho owes the debt? Check one.	Disputed		
Г	Debtor 1 only			
Ī	Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans.		
l ř	At least one of the debtors and another	Obligations arising out of a sepa	aration agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority		
-	community debt	Debts to pension or profit-sharin		
Is	s the claim subject to offest?			
	No	Other. Specify Medical Deb	ot	
	Yes	_		
4.2	Ann & Robert H. Lurie	Last 4 digits of account number	3216	<u>\$_42.11</u>
	Creditor's Name		05/30/2015	
	PO Box 4051	When was the debt incurred?	05/30/2015	
	Number Street			
		As of the date you file, the claim	is: Check all that apply.	
		Contingent		
	Carol Stream IL 60197	Unliquidated		
v	City State Zip Code  Who owes the debt? Check one.	Disputed		
ΙĖ	Debtor 1 only	_		
l ř	Debtor 2 only	Type of NONPRIORITY unsecure	ad claim.	
l i	Debtor 1 and Debtor 2 only	Student loans.	ou dann.	
F	At least one of the debtors and another	Obligations arising out of a sepa	uration agreement or divorce	
	Check if this claim relates to a	that you did not report as priority	_	
-	community debt	Debts to pension or profit-sharin		
ls	s the claim subject to offest?		9	
	No	Other. Specify Medical Deb	t	
[	Yes			
4.3	Chase CARD	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name		2009 2046	
	Po Box 15298	When was the debt incurred?	2008-2016	
	Number Street			
		As of the date you file, the claim	is: Check all that apply.	
		Contingent		
	Wilmington DE 19850	Unliquidated		
v	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
1 7	Debtor 2 only	Type of NONPRIORITY unsecure	od claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a sepa	ration agreement or divorce	
	Check if this claim relates to a	that you did not report as priority	_	
	community debt	Debts to pension or profit-sharin		
ls	s the claim subject to offest?		J. ,	
	No	Other. Specify Credit Card	or Credit Use	
	Yes	-		

Official Form 106E/F

	Case 18-17834	Doc 1		Entered 06/22/18 15:46:05 Page 23 of 59 Case Number (if known)	Desc Main				
Debtor 1	Christopher		Mazuriicit	Case Number (if known)					
	First Name Middle Nam	е	Last Name						
Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page									
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.									

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.4	Commonwealth Edison	Last 4 digits of account number	\$ <u>335.00</u>
	Creditor's Name 3 Lincoln Center 4th Floor	When was the debt incurred? 2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Terrace IL 60181	Unliquidated	
,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	HAILA Dilla (Callulas Camitas	
	Yes	Other. Specify Utility Bills/Cellular Service	
4.5	Dreyer Medical Clinic SC	Last 4 digits of account number	<b>\$</b> 801.00
1.0	Creditor's Name		
	1870 West Galena Blvd	When was the debt incurred? 2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Aurora IL 60507	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims	
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes		
4.6	ICS Collection Service Inc	Last 4 digits of account number 2973	\$ <u>800.33</u>
	Creditor's Name	When was the debt incurred? 3/21/2018	
	PO Box 1010	When was the debt incurred? 3/21/2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Tinley Park IL 60477	☐ Contingent	
	City State Zip Code	Unliquidated □ Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.  Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?	<u> </u>	
	No	Other. Specify Medical Debt	
	Yes		

Schedule E/F: Creditors Who Have Unsecured Claims

	Coop 10 17024	Dog 1	Filed 06/22/10	Entered 06/22/10 15:46:05	Dogo Main		
		DOC 1	Document	Entered 06/22/18 15:46:05 Page 24 of 59 Case Number (if known)	Desc Main		
Debtor 1	Christopher		TVIAZUIS	Case Number (if known)		_	
	First Name Middle Nam	ne	Last Name				
Part 2	Your NONPRIORITY Unsecured C	laims - Continu	ation Page				
After list	ing any entries on this page, number	them beginni	ing with 4.4, followed by 4.	5, and so forth.		Total Clair	
4.7	nstitute for Personal Development	La	st 4 digits of account number	er4511		\$ <u>806.00</u>	
	Creditor's Name 1401 Lakewood Dr Ste A	W	nen was the debt incurred?	2018			
1	Number Street						
_		As	of the date you file, the clai	m is: Check all that apply.			
			Contingent				
-	Morris IL 6045		Unliquidated				
	City State Zip C no owes the debt? Check one.	ode	Disputed				
	Debtor 1 only						
	Debtor 2 only	Ту	pe of NONPRIORITY unsecu	red claim:			
	Debtor 1 and Debtor 2 only		Student loans.				
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce				
I 🗆	Check if this claim relates to a		that you did not report as prior	rity claims			
_	community debt		Debts to pension or profit-shar	ring plans, and other similar debts			
ls t	he claim subject to offest?						
	No		Other. Specify				
$\sqcup$	Yes		•				
4.8	Jared Galleria	La	st 4 digits of account number	erNULL		\$ <u>0.00</u>	
	Creditor's Name			0040 0040			
	R75 Chant Pd	W	han was the debt incurred?	2012-2016			

4.7	Institute for Personal Development	Last 4 digits of account number 4511	\$ <u>806.00</u>
	Creditor's Name		
	1401 Lakewood Dr Ste A	When was the debt incurred? 2018	
	Number Street		
		As of the date you file the claim is. Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Morris IL 60450	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<b>=</b>	Student loans.	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.8	Jared Galleria	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name		
	375 Ghent Rd	When was the debt incurred? 2012-2016	
	Number Street		
		As of the date was file the slates to OL 1 Hill 1	
		As of the date you file, the claim is: Check all that apply.	
	Fairlawn OH 44333	Contingent	
		Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	<del>-</del>	
	Debtor 2 only	Turns of NONDRIODITY unconsumed alaims	
	<b>=</b>	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.9	TD BANK USA/Targetcred	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name	0000 0040	
	Po Box 673	When was the debt incurred? 2006-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Minneapolis MN 55440		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	I IVes		

Filed 06/22/18 Entered 06/22/18 15:46:05 Desc Main Case 18-17834 Doc 1 Page 25 of 59 Case Number (if known) **Document** Christopher Debtor 1 The Pediatric Faculty Foundation Inc. **\$** 43.00 Last 4 digits of account number 3216 4.10 Creditor's Name 2017 PO Box 4051 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Carol Stream Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify <u>Medical Debt</u> Yes List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

DuPage County Clerk, 12D001560		On which entry in Part 1 or Part 2 list the original creditor?
Name 421 N County Farm Rd.		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Wheaton	L 60187	Last 4 digits of account number
City State	Zip Code	
Illinois Dept of Human Services, Bankruptcy Dept.		On which entry in Part 1 or Part 2 list the original creditor?
Name 100 South Grand Avenue East		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Springfield IL	 62762	Last 4 digits of account number
City State	Zip Code	
ICS/Illinois Collection Serv., Bankruptcy Dept.		On which entry in Part 1 or Part 2 list the original creditor?
Name 8231 W. 185th Street		Line5 of (Check one):
Number Street		Part 2: Creditors with Nonpriority Unsecured Claims
Tinley Park	 IL 60487	Last 4 digits of account number
City State	 Zip Code	<del> </del>

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Christopher Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$5,450.17
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$5,450.17
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other	6h.	\$0.00
	similar debts		
	6i. Other. Add all other nonpriority unsecured claims.  Write that amount here.	6i.	\$4,369.44

Schedule E/F: Creditors Who Have Unsecured Claims

Fill	l in this inf	Caso 19 1 formation to identify		Eilad 06/22/19	Entor	ed 06/22/18 15:46:05 7 of 59	Desc Main	
D-		Christopher		Mazur				
De	ebtor 1	First Name	Middle Name	Last Name				
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name				
Ur	ited States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of	_ILLINOIS				
	ise Number known)			(State)			Check if this is an amended filing	
Offi	cial Fo	orm 106G					, and the second	
			y Contracts and	Unexpired Lea	Ses			12/15
nform addition 1. D	nation. If monal pages o you hav No. Cho Yes. Fill	nore space is needer, write your name as any executory correct this box and subtin all of the informations or one of the each person or one of the informations.	d, copy the additional pagind case number (if known tracts or unexpired leases mit this form to the court with the contract of	e, fill it out, number the end). s? th your other schedules. Your cacts or leases are listed in	ntries, and ou have not Schedule A	ly responsible for supplying correct attach it to this page. On the top of a thing else to report on this form.  WB: Property (Official Form 106A/B)  e what each contract or lease is for a color of the contract or lease is for a color of the contract or lease is for a color of the contract or lease is for a color of the contract or lease is for a color of the contract or lease is for a color of the contract or lease is for a color of the contract or lease is for a color of the colo	any (for	
	nexpired le		n you have the contract or	· lease		State what the contract or least	se is for	
2.1								
	Name							
	Number	Street			-			
	City		State Z	ip Code	-			
2.2								
	Name				-			
	Number	Street			_			
	City		State Z	ip Code	-			
2.3								
	Name				-			
	Number	Street			-			
	City		State Z	ip Code	_			
2.4								
	Name							
	Number	Street			-			
	City		State Z	ip Code	_			
2.5								
	Name				-			
	Number	Street			_			

State Zip Code

City

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Fill in this information to identify your case:					
Debtor 1	Christopher		Mazur		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS(State)		
Case Number	— (State)				
(If known)					

# Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Page	es, write your name and case r	number (if known). Ansv	er every question	n.
1. <b>D</b>	o you have ar	ny codebtors? (If you are filing	a joint case, do not list ei	her spouse as a	codebtor.)
	No.				
	Yes				
		8 years, have you lived in a co nia, Idaho, Lousiiana, Nevada,		• '	mmunity property states and territories include gton, and Wisconsin.)
	No. Go to I	ine 3.			
	Yes. Did yo	our spouse, former spouse, or le	egal equivalent live with y	ou at the time?	
	_	nwhich community state or terri	tory did you live?		Fill in the name and current address of that person.
	Name of y	your spouse, former spouse or legal equiv	alent		
	Number	Street			
	City		State	Zip Code	3
S	Column 1: Yo	or Schedule G to fill out Colum	n 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
3.3	City		State	Zip Code	Cabadula D line
0.0	Name				Schedule D, line
	Number	Street			Schedule G, line
	City		State	Zip Code	_

Official Form 106H Record # 763217 Schedule H: Your Codebtors Page 1 of 1

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ill in this in	formation to ident	ify your case:			
Debtor 1	Christopher		Mazur		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
Jnited States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	PF ILLINOIS		
Case Number	·		_	Check if this is:	
(If known)				An amended filing	
				A supplement showing pos	st-petiti
				chapter 13 income as of th	

**Schedule I: Your Income** 

on ving date:

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed  Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Machinst		
Occupation may Include student or homemaker, if it applies.	Employers name	Bronson & Bratto	n	
	Employers address	220 Shore Dr.		
		Burr Ridge, IL 605	527	,
	How long employed there?	Since 2/1/2016		
	<b>C</b> . ,			
Part 2: Give Details About Month				
spouse unless you are separated. If you or your non-filing spouse ha	he date you file this form. If you have more than one employer, comb	ine the information for a	•	· · · · · ·
			For Debtor 1	For Debtor 2 or non-filing spouse
	ry and commissions (before all pa calculate what the monthly wage w	•	\$6,954.52	\$0.00
3. Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4. Calculate gross income. Add line	e 2 + line 3.		\$6,954.52	\$0.00

Official Form 106I Record # 763217 Schedule I: Your Income Page 1 of 2 Case 18-17834 Doc 1 Filed 06/22/18 Entered 06/22/18 15:46:05 Desc Main Page 30 of 59
Case Number (if known) Document

Christopher Debtor 1

First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	•	
	Copy	y line 4 here	4.	\$6,954.52	\$0.00		
5. <b>Li</b> s	st all	payroll deductions:					
	5a. <b>T</b>	ax, Medicare, and Social Security deductions	5a.	\$1,547.65	\$0.	00	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.	00	
	5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$325.69	\$0.	00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$266.89	\$0.	00	
	5e. lı	nsurance	5e.	\$346.67	\$0.	00	
	5f. <b>C</b>	Domestic support obligations	5f.	\$960.27	\$0.	00	
	5g. <b>L</b>	Jnion dues	5g.	\$0.00	\$0.	00	
	5h. <b>C</b>	Other deductions. Specify:	5h.	\$0.00	\$0.	00	
6. <b>Ad</b>	d the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$3,447.17	\$0.	00	
7. <b>Ca</b> l	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,507.36	\$0.00		
8. <b>Lis</b>	t all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00	\$0.0	00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.0	00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.0	00	
		dependent regularly receive				_	
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00	\$0.0	00	
	8e.	Social Security	8e.	\$0.00	\$0.0	00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.0	00	
		Include cash assistance and the value (if known) of any non-cash				_	
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g.	\$0.00	\$0.0	00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.0	00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.0	00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,507.36 +	\$0.00		\$3,507.36
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	\$3,307.36	\$0.00		\$3,507.36
12.	Inclu other Do n Spec	the amount in the last column of line 10 to the amount in line 11. The research a that amount on the Summary of Schedules and Statistical Summary of Chedules and Statistical	our dependen not available to	p pay expenses listed in	Schedule J.	11. 12.	\$0.00 <b>\$3,507.36</b>
		e that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Ce</i> ou expect an increase or decrease within the year after you file this form		s anu neiateu Data, if i	ι applies	12.	φο,ουι.ου
13.	<u> </u>		ii				

Fill in this i	nformation to identify yo	ur case:				
Debtor 1	Christopher		Mazur	Check if this is:		
<b>D</b> 11 0	First Name	Middle Name	Last Name	An amende	ŭ	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
United States	s Bankruptcy Court for the : _	NORTHERN DISTRICT O	F ILLINOIS_			
Case Numbe	er		_	MM / DD / Y	YYYY	
, ,				A separate	filing for Debtor	2 because Debtor 2
<u>Official F</u>	orm 106J			☐ maintains a	separate house	hold.
Schedu	le J: Your Exp	oenses				12/15
more space is every question	needed, attach another s		= =	are equally responsible for supplyii ges, write your name and case num	=	
	Describe Your Household					
=	Go to line 2.  Does Debtor 2 live in a s  No.	eparate household? t file a separate Schedul	e J.			
-	have dependents?	No X Yes. Fill out	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2			dent	Daughter	24	No
Do not s	state the dependents'					XYes
				Daughter	18	No X Yes
						No
				Daughter	13	X Yes
				Daughter	11	No X Yes
						X No Yes
expense	r expenses include es of people other than f and your dependents?	X No Yes				
	Estimate Your Ongoing Mo					
expenses as of the applicable	of a date after the bankrue date.	ptcy is filed. If this is a		n as a supplement in a Chapter 13 o		
1	-	<del>-</del>	Income (Official Form 106)	.)	Y	our expenses
4. The ren	ntal or home ownership e	xpenses for your reside	ence. Include first mortgage	e payments and		
	t for the ground or lot.				4.	\$850.00
	ocluded in line 4:				A -	\$0.00
	eal estate taxes roperty, homeowner's, or r	renter's insurance			4a. 4b.	\$0.00
	ome maintenance, repair,				4b. 4c.	\$100.00
	omeowner's association o				4d.	\$0.00

Schedule J: Your Expenses

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Document

Last Name

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Case Number (if known) \_

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$200.00 Electricity, heat, natural gas 6a. 6b \$0.00 Water, sewer, garbage collection \$90.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:\_ 6d. 7. \$600.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$120.00 9. Clothing, laundry, and dry cleaning 10. \$45.00 10. Personal care products and services \$50.00 11. Medical and dental expenses 11. \$388.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$120.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 763217

Christopher

Middle Name

First Name

Debtor 1

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Christopher Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: 22.. Your monthly expense: Add lines 4 through 21. \$2,563.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,507.36 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,563.00 23b. Copy your monthly expenses from line 22 above. 23b.-23c. Subtract your monthly expenses from your monthly income. \$944.36 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 763217 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Christopher		Mazur
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
Case Number	. ,	the : <u>NORTHERN</u> District of	_ILLINOIS (State)
(If known)			

## Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of parium, I dealars that I have read	the summary and schedules filed with this declaration and that they are true and
correct.	ne summary and schedules med with this declaration and that they are true and
🗶 /s/ Christopher Mazur	<b>x</b>
Signature of Debtor 1	Signature of Debtor 2
Date 06/13/2018	Date

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Fill in this in	formation to ide			
Debtor 1	Christopher		Mazur	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>	
			(State)	
Case Number (If known)	「 <u></u>			

# Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

<b>Part 1</b> ∎ 01. <b>Wha</b>	Give Details About Your Marital Status and			
		d Where You Lived Before		
	t is your current marital status?			
	•			
_	Married (			
N	Not married			
	ng the last 3 years, have you lived anywhere	other than where you live no	w?	
	lo. ′es. List all of the places you lived in the last 3	years. Do not include where y	you live now	
	es. List all of the places you lived in the last o	years. Do not include where	od live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
			Same as Debtor 1	Same as Debtor
-	1130 Challet Dr.	FROM 09/2010 -		
<u> </u>	Darion, IL 60529	To 09/2015		
-		_		
prop	in the last 8 years, did you ever live with a s erty states and territories include Arizona, C			
prop and V	nerty states and territories include Arizona, C Wisconsin.) No. 'es. Make sure you fill out Schedule H: Your C	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
prop and V	nerty states and territories include Arizona, C Wisconsin.) No. 'es. Make sure you fill out Schedule H: Your C	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
prop and V	nerty states and territories include Arizona, C Wisconsin.) No. 'es. Make sure you fill out Schedule H: Your C	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
prop and V	nerty states and territories include Arizona, C Wisconsin.) No. 'es. Make sure you fill out Schedule H: Your C	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
prop and V	nerty states and territories include Arizona, C Wisconsin.) No. 'es. Make sure you fill out Schedule H: Your C	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	
prop and V	nerty states and territories include Arizona, C Wisconsin.) No. 'es. Make sure you fill out Schedule H: Your C	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	- T
prop and V	nerty states and territories include Arizona, C Wisconsin.) No. 'es. Make sure you fill out Schedule H: Your C	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	- T
prop and V	nerty states and territories include Arizona, C Wisconsin.) No. 'es. Make sure you fill out Schedule H: Your C	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	- T
prop and V	nerty states and territories include Arizona, C Wisconsin.) No. 'es. Make sure you fill out Schedule H: Your C	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	- T
prop and V	nerty states and territories include Arizona, C Wisconsin.) No. 'es. Make sure you fill out Schedule H: Your C	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	- T

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Debtor 1 Christopher Mazur Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$36,941 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$75,045 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$80,088 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Christopher Mazur Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Status of the case Nature of the case Court or agency Will County Circuit Court Pending Ditech Financial LLC v Mazur Chancery On appeal 18CH000581 Concluded

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Debtor 1	Christopher		Mazur	Case Number (if kno	own)		
	First Name	Middle Name	Last Name				
	ithin 1 year before you filed for heck all that apply and fill in the		y of your property repossessed, fore	closed, garnished, attached, se	eized, or levied?		
	No. Go to line 11						
	Yes. Fill in the information I	pelow.					
	ithin 90 days before you file r refuse to make a payment l		any creditor, including a bank or debt?	inancial institution, set off an	y amounts from y	our accounts	
	No. Go to line 11						
	Yes. Fill in the information I	pelow.					
	ithin 1 year before you filed ourt-appointed receiver, a cu		any of your property in the posses fficial?	sion of an assignee for the be	nefit of creditors	, a	
	No. Yes.						
Part							
13 <b>W</b>	ithin 2 years before you file	d for bankruptcy, did	you give any gifts with a total valu	e of more than \$600 per perso	on?		
	No. Yes. Fill in the details for ea	ach aift					
_			you give any gifts or contributions	with a total value of more tha	n \$600 to any ch	arity?	
_	_		, ou give un, give et commune		4000 10 4, 0	<i>-</i>	
	No.  Yes. Fill in the details for ea	ach gift.					
Part	6: List Certain Losses						
	ithin 1 year before you filed ambling?	for bankruptcy or sin	ce you filed for bankruptcy, did yo	ou lose anything because of th	neft, fire, other dis	saster, or	
	No.  Yes. Fill in the details for ea	ach gift.					
Part	7: List Certain Payments	or Transfers					
CC	onsulted about seeking bank	cruptcy or preparing a	ou or anyone else acting on your a bankruptcy petition? rs, or credit counseling agencies t			ou	
Г	No.						
	Yes. Fill in the details						
	Party Contact Info		Description and value of any pr	operty transferred	Date payment or transfer	Amount of payment	
	Geraci Law L.L.C.					Payment/Value:	
	55 E. Monroe Street #340	00				\$4,000.00: \$1,220.00 paid prior to filing,	)
	Chicago,IL 60603					balance to be paid through the plan.	

Case 18-17834 Doc 1 Filed 06/22/18 Entered 06/22/18 15:46:05 Desc Main Page 39 of 59 Document Christopher Mazur Case Number (if known) Debtor 1 First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2018 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still **Identify Property You Hold or Control for Someone Else** 

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Debto	r 1	Christopher		Mazur	Case Number (if known)	
		First Name	Middle Name	Last Name		
		you hold or control any prop someone.	perty that so	meone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust
	=	No.				
	Ш	Yes. Fill in the details.		Where is the property?	Describe the property	Value
Pa	rt 10	Give Details About Enviro	onmental Info	ormation		
For	the p	ourpose of Part 10, the follow	wing definiti	ons apply:		
1	nazaı	rdous or toxic substances,	wastes, or m	or local statute or regulation concerning naterial into the air, land, soil, surface wa the cleanup of these substances, wastes	ter, groundwater, or other medium,	
		means any location, facility, used to own, operate, or util			, whether you now own, operate, or utilize	3
		rdous material means anyth tance, hazardous material, <sub>l</sub>	_	ronmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic	
Rep	ort a	II notices, releases, and pro	ceedings th	at you know about, regardless of when th	ney occurred.	
24	Has	any governmental unit noti	fied you that	you may be liable or potentially liable ur	nder or in violation of an environmental la	iw?
	=	No. Yes. Fill in the details.				
	ш	res. I ili ili tile details.		Governmental unit	Environmental law, if you know it	Date of notice
25	Have	e you notified any governme	ental unit of	any release of hazardous material?		
	1	No.				
		Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
26	Have	e you been a party in any ju	dicial or adn	ninistrative proceeding under any environ	nmental law? Include settlements and ord	iers.
		No. Yes. Fill in the details.				
	_			Court or agency	Nature of the case	Status of the case
Pa	rt 11:	Give Details About Your	Business or C	Connections to Any Business		
			for bankrupt	cy, did you own a business or have any o	of the following connections to any busin	ess?
		A sole proprietor or self-	employed in	a trade, profession, or other activity, eit	her full-time or part-time	
		A member of a limited lia	bility compa	any (LLC) or limited liability partnership (	LLP)	
		A partner in a partnershi	р			
		An officer, director, or m	anaging exe	cutive of a corporation		
		An owner of at least 5% o	of the voting	or equity securities of a corporation		
	1	No. None of the above applie	s. Go to Par	t 12.		
	□ `	Yes. Check all that apply abo	ve and fill in	the details below for each business.		
		nin 2 years before you filed t tutions, creditors, or other p	-	cy, did you give a financial statement to a	anyone about your business? Include all	financial
	1	No.				
		Yes. Fill in the details.				
				Date issued		

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Debtor 1 Christopher Mazur Case Number (if known) \_\_\_\_\_\_\_

Part 12:	Sign Below				
answers		any attachments, and I declare under penalty of perjury that the tement, concealing property, or obtaining money or property by fraud 0,000, or imprisonment for up to 20 years, or both.			
<b>★</b> /s	:/ Christopher Mazur	<b>x</b>			
Si	gnature of Debtor 1	Signature of Debtor 2			
Da	ate 06/13/2018 MM / DD / YYYY	Date			
Did you	attach additional pages to Your Statement of Financial Al	fairs for Individuals Filing for Bankruptcy (Official Form 107)?			
No					
Yes	3				
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes	s. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).			

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B2030 (Form 2030) (12/15)

## United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re								
Christophe	r Mazur / Debto	r			•	Case No:		
						Chapter:	Chapter 13	
		DISCLOSU	RE OF COMP	ENSATION O	F ATTORNEY	FOR DEB	STOR	
compensati	on paid to me with	29(a) and Fed. Bar in one year before behalf of the debtor	nkr. P. 2016(b), I the filing of the p	certify that I a setition in bank	m the attorney for	or the above	e named debtor(s I to me, for servi	ces
For le	gal services, I have	e agreed to accept		\$4,000.00				
Prior	to the filing of this	statement I have re	eceived _	\$1,220.00				
Balan	ce Due		_	\$2,780.00				
2. The so	ource of the compen	nsation paid to me	was:					
	Debtor(s)	Other: (specify	y)					
3. The so	ource of compensat	ion to be paid to me	e is:					
	Debtor(s)	Other: (specify	v)					
	Control Contro							
o	-	re the above-disclo	-					
	rn for the above-dincluding:	sclosed fee, I have	agreed to render	legal service for	or all aspects of t	the bankrup	otcy	
	-	or's financial situat	tion, and rendering	ng advice to the	e debtor in deterr	nining whe	ether to file a pet	ition in
	ankruptcy;	C 4:4:	-11-1	4£ -£C-:	11	1		
	-	g of any petition, s			-	_		ua a fi
C. K	epresentation of th	e debtor at the mee	ting of creditors	and confirmati	on nearing, and a	any adjouri	ied nearings thei	eoi;
6. By agr	reement with the de	ebtor(s), the above-	disclosed fee doe	es not include t	he following serv	vice:		
		that the foregoing is	s a complete stat	•	greement or arra	•	or	
	payment to n	ne for representatio	in or the debiot(8	, in uns vankit	sprey proceeding:	υ.		
	Date: 06/2	20/2018		John Madison		-		
	Date		Sig	nature of Attor	ney			
			Ge	eraci Law L.L.	C			

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Name of law firm

## Case 18-17834 Doc 1 Filed 06/22/18 Entered 06/22/18 15:46:05 Desc Main UNITED STROCKMENANIPAGE/4BGN 59 OURT NORTHERN DISTRICT OF ILLINOIS

#### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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# Case 18-17834 Doc 1 Filed 06/22/18 Entered 06/22/18 15:46:05 Desc Main 3. Personally review with the debtor **Document** corpage 44 of 59, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 18-17834 Doc 1 Filed 06/22/18 Entered 06/22/18 15:46:05 Desc Main 2. Inform the debtor that the debtor neochment tual Page 145hof 59 of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



PFG Rec# 763-217

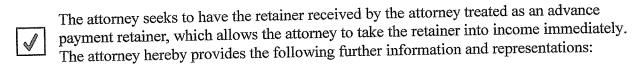
CARA Page 3 of 6

## Case 18-17834 Doc 1 Filed 06/22/18 Entered 06/22/18 15:46:05 Desc Main C. TERMINATION OR CONVERSION OF TRAGE AFE OF STER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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  (d) Any portion of the retainer the Document ned Page 47-6ff sexpenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



#### Case 18-17834 Doc 1 Filed 06/22/18 Entered 06/22/18 15:46:05 Desc Main F. ALLOWANCE AND PAYMADOCUMENT TO PRAGE 48 OF 59 AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>U/13/19</u>

Signed:

Mash ///

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 18-17834 National Headquarters 952 Monog Street \$40,06/22/18 15:46:05

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Desc Main



Date: 3/22/2018

Consultation Attorney: ADD

Record #: 763-217

**Attorney Retainer Agreement Chapter 13** The undersigned hires Geraci Law L.L.C. for representation in a Chapter 13 bankruptcy. I have signed and received a copy of any "Court Approved Retention Agreement" (CARA) or "Rights and Responsibilities" (RR) between Chapter 13 Debtors and their Attorneys" Any terms that conflict with it are null and void. I agree to comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be \$ or the fee stated in the CARA or RR if applicable. I have been advised of my Chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than 1 attorney or paralegal will work on my case. I will use CLIENT CORNER and read all material on it and the Geraci Law Website. x \_\_\_\_\_\_ FEES: This does NOT INCLUDE court filing cost of \$310, credit counseling or financial management classes. Any amount not paid by me prior to the case being filed shall be paid ahead of creditors through the Chapter 13 Trustee. The CARA fee is a flat fee, but my attorneys may apply to the court for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal-\$150/hr. if allowed by the CARA or court order, such as excessive work, motions, evidentiary hearings, adversary proceedings or appeals. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. I can choose to pay on an hourly basis, but flat fee usually results in me paying less. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will refund unearned fees. If I close my file, my case is dismissed or breach this contract I agree to pay for the work done. In Wisconsin, I can submit fee disputes to binding arbitration within 30 days with the Wisconsin Lawyers fund for Client Protection(c/o State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707-7158) I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. Attorney fees and costs get paid before my creditors before mortgage arrears, and vehicles scheduled to be paid in the plan, start getting paid. Vehicles may be scheduled to get a small payment to cover depreciation each month, like \$15-100, until attorney fees are paid, then the vehicle gets larger payments, so the vehicle is paid in about the same time as it would be if the attorney fees were not first. RESULT: if I fail to complete the plan, I may end up paying my attorney but not as much on my vehicle and mortgage arrears and other creditors, so I will to do my best to complete the plan. x Com Injury or other claims or property I now have or acquire after filing Chapter 13, I must disclose to Geraci law and the Chapter 13 trustee and to the Bankruptcy Court and my creditors, in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: My estimated payment is \$ 740 per month for 60 months based on the information I have provided, including income, expenses, assets and debts. The payment or length may need to be increased for all or part of the plan term. The Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what debts, assets property and exemptions I am claiming, and to make full disclosure to every question TAX REFUNDS or other income during plan: I will send my IRS and state tax returns to my attorney or the Trustee each year. I will turn over refunds, addititional income or assets to the Trustee unless I am already paying my creditors 100%. If my income or expenses change, my plan payment may have to change. If I am eligible to receive a tax refund during my Chapter 13, I may have to send it to the Chapter 13 Trustee unless I am specifically advised that I do not need to. If I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I will make sure if I get INJURED or get A CLAIM after filing I WILL DISCLOSE IT BY AMENDING MY CASE Plan payment includes all debts I list, unless plan states otherwise: I may be paying some creditors directly. My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any taxes or HOA fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if not paid in full: student loans; educational debts; tax debt interest; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Our Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy. We do not represent you in x Con state court, or in loan modifications, short sales, etc. Any delay in filing could result in judgments or liens we can't eliminate in bankrupcy. When this case is closed by the Clerk or you receive a discharge, whichever is first, our representation of you ends. Changes after this: I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court x\_CW and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. No Discharge If I fail to remain current in a domestic support obligation (DSO), or fail to certify to the Court that I have remained current in DSO or mortgage payments, or if I fail to take my financial management class. I have received the 11 U.S.C § 527(a) disclosures on a separate sheet. Christopher Mazur (Debtor) (Joint Debtor) Dated: 2-22-2018 ttorney for the Debtor(s) Representing Geraci Law L.L.C. rev 171129

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Mazur / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/13/2018 /s/ Christopher Mazur

**Christopher Mazur** 

X Date & Sign

Record # 763217 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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B 201A (Form 201A) (11/11)

#### UNITED STATES BANKRUPTCY COURT

#### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Christopher Mazur / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/13/2018	/s/ Christopher Mazur		
	Christopher Mazur		
Dated: 06/20/2018	/s/ John Madison Sadler		
	Attorney: John Madison Sadler	_	

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Debto	r 1 Christopher	Mazur	Case Number (i	f known)
	First Name	Middle Name Last Name		
Pari	16: Answer These Questions	; for Reporting Purposes		
Pan 16.	What kind of debts do you have?  Are you filling under Chapter 7?	16a. Are your debts primarily as "incurred by an individual particular line."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily money for a business or investigation.  No. Go to line 16c.  Yes. Go to line 17.	consumer debts? Consumer debts are deprimarily for a personal, family, or household business debts? Business debts are debt strent or through the operation of the business we that are not consumer debts or business apter 7. Go to line 18.	gurpose."  Is that you incurred to obtain ess or investment.
<del>ipiyam</del> ise	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Do you estimate that after any exempt p s are paid that funds will be available to distri	
18.	How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 圖 \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 圖 \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
Par	L72 Sign Below			
For	you	correct.  If I have chosen to file under Chapt	I declare under penalty of perjury that the info ter 7, I am aware that I may proceed, if eligib derstand the relief available under each cha	le, under Chapter 7, 11,12, or 13
		this document, I have obtained and	did not pay or agree to pay someone who is dread the notice required by 11 U.S.C. § 342	2(b).
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.				
		Signature of Debtor 1	Signal	ature of Debtor 2
		Executed on : 6 / / 5		uted on

## Case 18-17834 Doc 1 Filed 06/22/18 Entered 06/22/18 15:46:05 Desc Main Document Page 54 of 59

			Document	Page 54 of 59		
Fill in this inf	ormation to identify	your case:				
Debtor 1	Christopher First Name	Middle Hame	Mazur Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middla Nama	Last Nama			
United States I	Bankruptcy Court for the	: <u>NORTHERN</u> District o	f <u>ILLINOIS</u> (State)			
Case Number (If known)			and a share of the state of the		Check if this is an amended filing	
			-		J	
Official Fo	orm 106 Dec					
Declarat	ion About a	n Individual I	Debtor's Scl	edules		12/15
If two married po	eople are filing toget	ner, both are equally res	ponsible for supplying	correct information.		
obtaining money		f in connection with a ba		utes. Making a false statement, conceall ult in fines up to \$250,000, or imprisonm		
SCHOOL ST	lgn Below					····
Did you pay	or agree to pay some	one who is NOT an atto	rney to help you fill ou	bankruptcy forms?		
☐ No						
Yes. N	ame of Person			Attach Bankruptcy Petition F Signature (Official Form 119	Preparer's Notice, Declaration, and )).	
Under penalt	y of perjury, I declare	that I have read the sur	nmary and schedules	iled with this declaration and that they a	are true and	
	71/1/	Mr				
Signature	of Debtor 1	100-	Signature of	Dahtar 2		

Date \_\_\_\_\_\_MM / DD / YYYY

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Debtor 1	Christopher		Mazur	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below	
I have read the answers on this Statement of Financial Affairs and any answers are true and correct. I understand that making a false statem in connection with a bankruptcy case can result in fines up to \$250,00 18 U.S.C. §§ 152, 1341, 1519, and 3571.	ent, concealing property, or obtaining money or property by fraud 10, or imprisonment for up to 20 years, or both.
Signature of Debtor 1	Signature of Debtor 2
Date 6 / 8 /2018 MM / DD / YYYY	DateMM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affair	s for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	
Did you pay or agree to pay someone who is not an attorney to help y	ou fill out bankruptcy forms?
No	
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

## Case 18-17834 Doc 1 Filed 06/22/18 Entered 06/22/18 15:46:05 Desc Main DISCLAIMEDOCUMENTS hage 5600 159 agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filling spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been wamed of this, and unless there is a novation under state law, or agreement not to use bankriptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/wa have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATELY.

Dated: *6 | 🎒 |*2018

Christopher Mazur

X Date & Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Christopher Mazur / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

LDECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 6/3/2018

Christopher Mazur

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Christopher Mazur

Date: 6 / /3 /2018

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Christopher Mazur / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 6 / /3 /2018

Christopher Mazur

X Date & Sign

Dated: 6 / 3/2018

Attokney: John Madison Sadler

Record # 763217

Form B 201A, Notice to Consumer Debtor(s)

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